

Certificate of Notice Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
 Kevin Chung
 Debtor

Case No. 17-14965-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 1

Date Rcvd: Nov 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2017.

db +Kevin Chung, 2633 S. Mildred Street, Philadelphia, PA 19148-4532

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2017 at the address(es) listed below:

DAVID M. OFFEN on behalf of Debtor Kevin Chung dmo160west@gmail.com, davidoffenecf@gmail.com
 MARY F. KENNEDY on behalf of Creditor Citizens Bank of Pennsylvania mary@javardianlaw.com, tami@javardianlaw.com
 MARY F. KENNEDY on behalf of Creditor Citizens Bank, N.A. f/k/a RBS Citizens, N.A. mary@javardianlaw.com, tami@javardianlaw.com
 REBECCA ANN SOLARZ on behalf of Creditor Roundpoint Mortgage Servicing Corporation bkgroup@kmllawgroup.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 6

LAW OFFICE OF GREGORY JAVARDIAN, LLC
By Mary F. Kennedy, Esquire
Attorney I.D. # 77149
1310 Industrial Blvd.
1st Floor, Suite 101
Southampton, PA 18966
(215) 942-9690
Attorney for Citizens Bank of Pennsylvania

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	Chapter 13 Proceeding
Kevin Chug	
aka Quyen Quang Chung	
Debtor(s)	No. 17-14965 AMC

**STIPULATION BY AND KEVIN CHUG AKA QUYEN QUANG CHUNG AND
CITIZENS BANK OF PENNSYLVANIA**

WHEREAS, on July 24, 2017 Debtor filed the above referenced Chapter 13
Bankruptcy Petition;

WHEREAS, Debtor's Plan filed on July 24, 2017 proposes to avoid CCO
Mortgage Corp's lien on the Debtor's property located at 2633 South Mildred Street,
Philadelphia, PA 19148 (hereinafter "the property");

WHEREAS, Debtor bases his proposal to avoid CCO Mortgage Corp.'s lien on
the value of the property;

WHEREAS, Citizens Bank of Pennsylvania has a second Mortgage on the
property. The Mortgage is dated April 3, 2009 and was recorded in the Philadelphia
County Recorder of Deeds Office on April 20, 2009 at instrument no. 52052443;

WHEREAS, as of the Bankruptcy filing date the total due Citizens Bank of
Pennsylvania is \$37,549.55;

WHEREAS, the first mortgagee, Roundpoint Mortgage, has an estimated secured
Claim of \$142,958.00;

WHEREAS, the property has a value of \$125,000.00; and

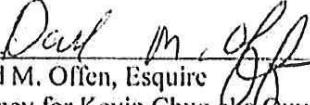
WHEREAS, the parties wish to avoid the time and expense of an adversary action
to determine the secured status of Citizens Bank, N.A.'s claim; and

WHEREAS, the parties hereto, and their respective counsel, have agreed as to the
disposition of the Objection to Plan and stipulate and agree as follows:

1. The parties agree that the property has a value of \$125,000.00.
2. The parties agree that the first mortgagee, Roundpoint Mortgage has an estimated
secured claim of \$142,958.00.
3. The parties agree that after the first mortgagee's Claim is taken into account there
is no equity in the property.
4. Citizens Bank of Pennsylvania's claim is unsecured.
5. Within fifteen (15) days of the Court's approval of this Stipulation Citizens Bank
of Pennsylvania shall file an unsecured Proof of Claim in the amount of
\$37,549.55.
6. Upon the completion the Plaintiff's Chapter 13 Plan payments and the entry of a
discharge order, the cram down will be completed and Citizens Bank of
Pennsylvania it's successors and/or assigns shall release its lien on the property.
Said lien was recorded in the Philadelphia County Recorder of Deeds Office on
April 20, 2009 at instrument no. 52052443.
7. Should the bankruptcy be dismissed for any reason whatsoever or should this case
be converted to a Chapter 7 this Stipulation shall be null and void.

8. The parties agree that a facsimile may be submitted to the Court as if it were an original.

STIPULATED AND AGREED TO BY:



David M. Offen, Esquire

Attorney for Kevin Chug aka Quyen Quang Chung

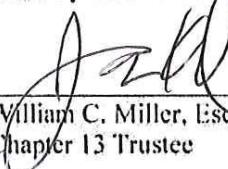
Date: 10/30/2017



Mary K. Kennedy, Esquire

Attorney for Citizens Bank of Pennsylvania

Date: 10/30/2017



William C. Miller, Esquire *JACK MILLER*
Chapter 13 Trustee

Date 10-31-17

On this _____ day of _____, 2017, approved by the Court.

Date: November 2, 2017



Ashely M. Chan

United States Bankruptcy Judge
Ashely M. Chan